



Order Filed on June 16, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

**RAS Citron, LLC**

130 Clinton Road, Suite 202

Fairfield, NJ 07004

Telephone Number: 973-575-0707

Attorneys For Secured Creditor,

U.S. BANK NATIONAL ASSOCIATION

Laura Eggerman, Esq. (LE-8250)

In Re:

FRANK M. COLVIN, IV, and

JOANNE BRITT-COLVIN,

Debtor(s)

Case No.: 14-15643-MBK

Judge: Michael B. Kaplan

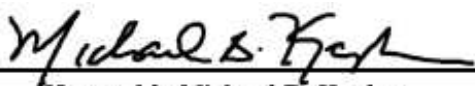
Hearing Date:

Chapter: 13

**ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: June 16, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: U.S. Bank National Association

Applicant's Counsel: RAS Citron, LLC

Debtor's Counsel:

Property Involved ("Collateral"): 8 Surrey Lane, Eatontown, NJ 07724

Relief sought: ■ Motion for relief from the automatic stay  
Motion to dismiss  
Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved,  
subject to the following conditions:

1. Status of post-petition arrearages:

■ The Debtors are overdue for 6 months, from 11/01/2016 to 05/01/2017.

■ The Debtors are overdue for 3 payments at \$2,244.60 per month.

■ The Debtors are overdue for 3 payments at \$2,447.26 per month.

The Debtors are assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_per month.

Funds Held In Suspense \$38.68

Total Arrearages Due \$14,036.90.

2. Debtor must cure all post-petition arrearages, as follows:

■ Debtors shall make an immediate payment of \$2,447.26 on or before April 6, 2017.

■ Debtors shall make an immediate payment of \$2,447.26 on or before May 5, 2017.

■ Debtors shall make an immediate payment of \$6,000.00 on or before May 15, 2017.

■ Debtors shall make an immediate payment of \$3,142.38 on or before May 22, 2017.

■ Debtors shall resume making monthly mortgage payments of \$2,447.26 beginning on  
June 1, 2017.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Immediate payment: U.S. Bank National Association  
4801 Frederica Street  
Owensboro, KY 42301

■ Regular monthly payment: U.S. Bank National Association  
4801 Frederica Street  
Owensboro, KY 42301

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

5. Award of Attorneys' Fees:

The Applicant is awarded attorney fees of \$\_\_\_\_\_ and costs of \$\_\_\_\_\_.

The fees and costs are payable:

Through the Chapter 13 plan.

To the Secured Creditor within \_\_\_\_\_ days.

■ Attorneys' fees are not awarded.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Frank M. Colvin, IV  
Joanne Britt-Colvin  
Debtors

Case No. 14-15643-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.  
db/jdb Frank M. Colvin, IV, Joanne Britt-Colvin, 8 Surrey Ln, Eatontown, NJ 07724-2126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor HSBC Bank USA, National Association as Trustee for  
Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-1 bky@martonelaw.com  
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com,  
gshasa@rasnj.com;bkyecf@rasflaw.com;legerman@rasnj.com  
Peter Broege on behalf of Debtor Frank M. Colvin, IV pbroege@bnfsbankruptcy.com,  
G1580@notify.cincompass.com  
Peter Broege on behalf of Joint Debtor Joanne Britt-Colvin pbroege@bnfsbankruptcy.com,  
G1580@notify.cincompass.com  
William M. E. Powers, III on behalf of Creditor U.S. Bank National Association  
ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association  
ecf@powerskirn.com

TOTAL: 10